

UNITED STATES PATENT AND TRADEMARK OFFICE

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| APPLICATION NUMBER | FILING/RECEIPT DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NUMBER |
|--------------------|---------------------|-----------------------|------------------------|
| 09/901,553 | 07/06/2001 | Catherine R. Kinney | 09163-20801 |

CONFIRMATION NO. 3832

FORMALITIES LETTER



OC00000006510008

Milbank, Tweed, Hadley & McCloy LLP
 1 Chase Manhattan Plaza
 New York, NY 10005-1413

Date Mailed: 09/04/2001

RECEIVED

NOTICE TO FILE CORRECTED APPLICATION PAPERS NOV 07 2001

Filing Date Granted

OFFICE OF PETITIONS
 DEPUTY A/C PATENTS

This application has been accorded an Application Number and Filing Date. The application, however, is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given **TWO MONTHS** from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

The following item(s) appear to have been **omitted** from the application:

- Page(s) **49 and 50** of the specification (description and claims).

I. Should applicant contend that the above-noted omitted item(s) was in fact deposited in the U.S. Patent and Trademark Office (USPTO) with the nonprovisional application papers, a copy of this Notice and a petition (and \$130.00 petition fee (37 CFR 1.17(h))) with evidence of such deposit **must** be filed within **TWO MONTHS** of the date of this Notice. The petition fee will be refunded if is determined that the item(s) was received by the USPTO.

II. Should applicant desire to supply the omitted item(s) and accept the date that such omitted item(s) was filed in the USPTO as the filing date of the above-identified application, a copy of this Notice, the omitted item(s) (with a supplemental oath or declaration in compliance with 37 CFR 1.63 and 1.64 referring to such items), and a petition under 37 CFR 1.182 (with the \$130.00 petition fee (37 CFR 1.17(h)) requesting the later filing date **must** be filed within **TWO MONTHS** of the date of this Notice.

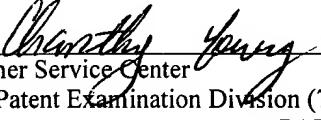
III. The failure to file a petition (and petition fee) under the above options (I) or (II) within **TWO MONTHS** of the date of this Notice (37 CFR 1.181(f)) will be treated as a constructive acceptance by the applicant of the application as deposited in the USPTO. **THIS TWO MONTH PERIOD IS NOT EXTENDABLE UNDER 37 CFR 1.136(a) OR (b)**. In the absence of a timely filed petition in reply to this Notice, the application will maintain a filing date as of the date of deposit of the application papers in the USPTO, and original application papers (i.e., the

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 11-C-122

original disclosure of the invention) will include only those application papers present in the USPTO on the date of deposit.

In the event that applicant elects not to take action pursuant to options (I) or (II) above (thereby constructively electing option (III)), amendment of the specification to renumber the pages consecutively and cancel incomplete sentences caused by any omitted page(s), and/or amendment of the specification to cancel all references to any omitted drawing(s), relabel the drawing figures to be numbered consecutively (if necessary), and correct the references in the specification to the drawing figures to correspond with any relabelled drawing figures, is required. Any drawing changes should be accompanied by a copy of the drawing figures showing the proposed changes in red ink. Such amendment and/or correction to the drawing figures, if necessary, should be by way of preliminary amendment submitted prior to the first Office action to avoid delays in the prosecution of the application.

*A copy of this notice **MUST** be returned with the reply.*


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Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE



RECEIVED IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Date Mailed: July 6, 2001

Applicant: Kinney et al.

Title: METHOD AND SYSTEM FOR CREDIT AUTHORIZATION IN MEMBER EXCHANGE

RETURN THIS POSTCARD, PROPERLY STAMPED, WILL ACKNOWLEDGE RECEIPT
IN THE UNITED PATENT AND TRADEMARK OFFICE OF THE FOLLOWING:

Acknowledgment Postcard, Certificate of Mailing By Express Mail No. EL708704132US,
Utility Patent Application (4 pages) Transmittal, A Check in the Amount \$2,258.00, Patent
Application including Abstract (53 pages), 12 Sheets of Drawings (Figures 1 to 12),
Executed Declaration/Power of Attorney, and Recordation Cover Sheet and Executed
Assignment.

JC971 U.S. PTO
09/901553



07/06/01

Attorneys: CEC/CLH

Client/Matter No. 09163-20801

CERTIFICATE OF MAILING BY "EXPRESS MAIL" (37 CFR 1.10)

Applicant(s): Kinney et al.

Docket No.

09163-20801

Serial No.
To be AssignedFiling Date
HerewithExaminer
TBAGroup Art Unit
TBAInvention **METHOD AND SYSTEM FOR CREDIT AUTHORIZTION IN A MEMBER EXCHANGE**

OCT 01 2001

I hereby certify that the following correspondence:

Acknowledgment Postcard, Certificate of Mailing By Express Mail No. EL708704132US, Utility Patent Application (4 pages) Transmittal, A Check in the Amount \$2,258.00, Patent Application including Abstract (53 pages), 12 Sheets of Drawings (Figures 1 to 12), Executed Declaration/Power of Attorney, and Recordation Cover Sheet and Executed Assignment.

(Identify type of correspondence)

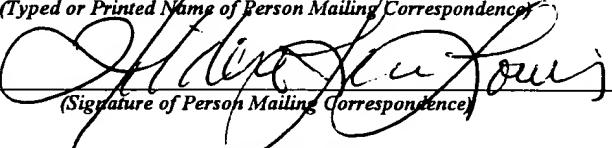
is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 in an envelope addressed to: The Assistant Commissioner for Patents, Washington, D.C. 20231

July 6, 2001

(Date)

Hildere Jean-Louis

(Typed or Printed Name of Person Mailing Correspondence)


(Signature of Person Mailing Correspondence)

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